

Fill in this information to identify the case:

Debtor 1 Letty C. Rutt

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania  
(State)

Case number 16-16281-ELF

## Form 4100N

## Notice of Final Cure Payment

10/15

**File a separate notice for each creditor.**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

## Part 1: Mortgage Information

**Name of creditor:** M&T Bank **Court claim no. (if known):** 5

**Last 4 digits** of any number you use to identify the debtor's account: 6 5 4 6

**Property address:** 8 Seminary Avenue  
Number Street

Reading, PA 19605

## Part 2: Cure Amount

**Total cure disbursements made by the trustee:**

- a. Allowed prepetition arrearage: (a) \$ 4,320.52
- b. Prepetition arrearage paid by the trustee: (b) \$ 4,320.52
- c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c): (c) \$ \_\_\_\_\_
- d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee: (d) \$ \_\_\_\_\_
- e. Allowed postpetition arrearage: (e) \$ \_\_\_\_\_
- f. Postpetition arrearage paid by the trustee: + (f) \$ \_\_\_\_\_
- g. **Total.** Add lines b, d, and f. (g) \$ 4,320.52

### Part 3: Postpetition Mortgage Payment

*Check one:*

Mortgage is paid through the trustee.

Current monthly mortgage payment: \$ \_\_\_\_\_

Mortgage is paid directly by the debtor(s).

Debtor 1 Letty C. Rutt  
First Name Middle Name Last Name

Case number (if known) 16-16281-ELF

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

/s/ Scott F. Waterman, Esquire  
Signature

Date 11/18/2019

Trustee Scott F. Waterman  
First Name Middle Name Last Name

Address 2901 St. Lawrence Avenue, Suite 100  
Number  Street   
Reading PA 19606  
City  State  ZIP Code

Contact phone (610) 779-1313 Email info@readingch13.com